

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**FEIN, SUCH, KAHN & SHEPARD PC**  
Counsellors at Law  
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Parsippany, New Jersey 07054  
(973) 538-9300  
Attorneys for Secured Creditor  
JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION  
R.A. LEBRON, ESQ.  
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In Re:

PETER J. ORLANDO, SR.

Debtor(s).



Order Filed on February 16, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-23476 CMG

Adv. No.:

Hearing Date: February 3, 2021

Judge: Honorable Christine M.  
Gravelle

**ORDER RESOLVING OBJECTION TO CONFIRMATION**

The relief set forth on the following page(s) is hereby **ORDERED**.

**DATED: February 16, 2021**

A handwritten signature in cursive script, reading "Christine M. Gravelle".  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

(Page 2)

Debtor(s): PETER J. ORLANDO, SR.

Case No: 20-23476 CMG

Caption of Order: **ORDER RESOLVING OBJECTION TO CONFIRMATION**

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Upon the Objection of FEIN, SUCH, KAHN & SHEPARD, P.C., Attorneys for the Secured Creditor, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as to certain real property known as 104 BROADWAY, FREEHOLD, NJ 07728 as set forth in the papers, and for good cause shown;

**ORDERED AS FOLLOWS:**

1. A loan modification, including obtaining Court approval, shall be completed by 5/11/2021. Any available funds shall be paid by the trustee towards secured creditor's claim pending Debtor's application for a loan modification.

2. The Debtor shall maintain regular payments (and/or adequate protection payments, if applicable).

3. Adequate protection payment amounts shall be applicable only in the event the Debtor elects to participate in the Loss Mitigation Program.

4. In the event the Debtor elects to participate in the Loss Mitigation Program, the terms of this Order will not serve to replace the requirements of the Court's Program, i.e., adequate protection payment amounts, etc.

5. In the event a modification is not completed by the deadline or is denied, the Debtor must file a modified plan to

(Page 3)

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fully treat the arrearage claim or surrender the subject property. The deadline may be extended by mutual consent or by order of the Court.

6. Failure to file a modified plan shall be considered a default under the terms of this order and secured creditor may file a certification of default to obtain relief from the automatic stay.

7. Participation in the Loss Mitigation Program will not serve to waive any post-petition payments not made while tendering adequate protection payments outside of the plan.

8. This Order shall be incorporated in and become a part of any order confirming plan in the herein matter.

9. The Movant shall serve this Order on the Debtor, any Trustee and other party who entered an appearance on the Objection.

In re:  
Peter J. Orlando, Sr.  
Debtor

Case No. 20-23476-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 16, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2021:

Recip ID	Recipient Name and Address
db	+ Peter J. Orlando, Sr., 104 Broadway, Freehold, NJ 07728-1461

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew Thomas Archer	on behalf of Debtor Peter J. Orlando Sr. aarcher@spillerarcherlaw.com, bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fkslaw.com
Maria Cozzini	on behalf of Creditor Investors Bank mcozzini@sternlav.com
Phillip Andrew Raymond	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Feb 16, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION phillip.raymond@mccalla.com,  
mccallaecf@ecf.courtdrive.com

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8